

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF VIRGINIA

Case number (if known) _____

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Ian

First name

R.

Middle name

Jackson

Last name and Suffix (Sr., Jr., II, III)

Denise

First name

F.

Middle name

Jackson

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-2983

xxx-xx-4196

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**2272 Oakridge Court
Charlottesville, VA 22911**

Number, Street, City, State & ZIP Code

Albemarle

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

**PO Box 5428
Charlottesville, VA 22905**

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing *this district* to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- | | |
|---------------------------|-----------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ When _____ | Case number, if known _____ |
| Debtor _____ | Relationship to you _____ |
| District _____ When _____ | Case number, if known _____ |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

 Name of business, if any

 Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

 Number, Street, City, State & Zip Code

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts <hr/>

17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ian R. Jackson

Ian R. Jackson

Signature of Debtor 1

/s/ Denise F. Jackson

Denise F. Jackson

Signature of Debtor 2

Executed on **February 13, 2017**
 MM / DD / YYYY

Executed on **February 13, 2017**
 MM / DD / YYYY

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Marshall M. Slayton

Signature of Attorney for Debtor

Date

February 13, 2017

MM / DD / YYYY

Marshall M. Slayton

Printed name

Slayton Law, PLC

Firm name

**913 East Jefferson Street
Charlottesville, VA 22902**

Number, Street, City, State & ZIP Code

Contact phone **(434) 979-7900**

Email address

marshall@marshallslayton.com

VSBS#37362

Bar number & State

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	986,600.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	2,298,929.87
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	3,285,529.87

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	3,213,865.81
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	54,467.85
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$	1,794,632.23
Your total liabilities		\$ 5,062,965.89

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$	2,521.46
5. Schedule J: Your Expenses (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$	3,570.31

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
From Part 4 on <i>Schedule E/F</i>, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>54,467.85</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>31,928.32</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>86,396.17</u>

Fill in this information to identify your case and this filing:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF VIRGINIA</u>			
Case number _____			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**
☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

101 West Park Drive

Street address, if available, or other description

Charlottesville VA 22901-0000

City State ZIP Code

Albemarle

County

What is the property? Check all that apply

- ☐ Single-family home
- ☒ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☒ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☒ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Rental: Four apartments. Debtors plan to live in one and rent the other three. TAV = \$507,400
Debtors' value = \$380,000

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$380,000.00

Current value of the portion you own?

\$380,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

If you own or have more than one, list here:

1.2

220 Anchor Cove

Street address, if available, or other description

Bracey VA 23919-0000

City State ZIP Code

Mecklenburg

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Rental: Single story ranch
TAV = \$ 156,100**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$156,100.00

Current value of the portion you own?

\$156,100.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants by the entirety

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.3

19 Starboard Drive

Street address, if available, or other description

Bracey VA 23919-0000

City State ZIP Code

Mecklenburg

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Rental: House zoned residential with commercial contingency
TAV = \$198,500
Debtors' value = \$220,000**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$220,000.00

Current value of the portion you own?

\$220,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants by the entirety

☐ Check if this is community property (see instructions)

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

If you own or have more than one, list here:

1.4

187 Windsor Place

Street address, if available, or other description

Buckingham VA 23921-0000

City State ZIP Code

Buckingham

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Ranch house - rental property

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$115,500.00

Current value of the portion you own?

\$115,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants by the entirety

☐ Check if this is community property (see instructions)

1.5

If you own or have more than one, list here:

115 Windsor Place

Street address, if available, or other description

Buckingham VA 23921-0000

City State ZIP Code

Buckingham

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Debtor value

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$115,000.00

Current value of the portion you own?

\$115,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenants by the entirety

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$986,600.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: **Chevrolet**
 Model: **Volt**
 Year: **2013**
 Approximate mileage: **103258**
 Other information:
TAV=13,250.00
Debtor value=\$3654.00
Location: 2272 Oakridge Court,
Charlottesville VA 22911

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$3,654.00	\$3,654.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$3,654.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Large appliances, small appliances, kitchen furniture, kitchenware, dining room furniture, living room furniture, family room furniture, bedroom furniture, miscellaneous household goods and furnishings, linens, home office furniture.

\$4,422.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

Electronics

\$765.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No
☒ Yes. Describe.....

Collectibles: african art, coke sign, old telephones and curios

\$350.00

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

Board games.

\$50.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Womens clothing

Location: 2272 Oakridge Court, Charlottesville VA 22911

\$110.00

Men's clothing

Location: 2272 Oakridge Court, Charlottesville VA 22911

\$120.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Jewelry: Jewelry

Location: 2272 Oakridge Court, Charlottesville VA 22911

\$260.00

Jewelry: Wedding and engagement rings

Location: 2272 Oakridge Court, Charlottesville VA 22911

\$150.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$6,227.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Cash:
Location:
SunTrust Safe
Deposit Box **\$18,000.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Checking** **Suntrust Bank** **\$2,288.00**

17.2. **Checking** **US Bank** **\$25.00**

17.3. **Checking** **SunTrust Bank account in name of Tudor Place, LLC. Balance is property of Debtors' son, Jake Jackson, and is from proceeds from sale of land iowned by son that was located in Tudor Place Subdivision.** **\$12,500.00**

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

I & J Home Builders LLC

Assets:

1. 661 Cedar Meadows Drive, Nellysford, VA 22958 (TAV=\$327,600)
2. 123 Walk Around Lane, Roseland, VA 22967 (TAV=459,300)
3. 2005 Nissan Armada with 145,616 miles (Debtor value = \$3,600)
4. Note owed by Michael A. Fox, Jr. (Balance= \$5400)
5. 3% Commission owed by Sipe's Construction on 11 construction contracts assigned to Sipe's Construction in return for the commission (estimated value is \$68,246.00)
6. 171 Windsor Place, Buckingham, VA 23901 (Sale price = \$ 114,000. Closing set for March 2, 2017)
7. Lot 197 Shenandoah Crossing, Louisa, VA - \$15,000
8. Lot 198 Shenandoah Crossing, Louisa, VA - \$15,000
9. Bald Eagle Cove, Bracey, VA 23919 - \$330,000
10. Lot 67-2-E Tree Notch Road, Louisa, VA - \$200,000
11. Lots 1 and 11, Tudor Place, Buckingham, VA \$ 38,649
12. Refund owed by Union Bank for engineering work done on Village Green Subdivision - \$33,421

100 % \$1,610,216.00

I & J Property Holdings Inc.

Location: 2272 Oakridge Court, Charlottesville VA 22911

100 % \$1.00

Front Gate Holdings, Inc.

Location: 2272 Oakridge Court, Charlottesville VA 22911

100 % \$1.00

Route 15, LLC. Assets = Office building and two sheds located at 21708 James Madison Hwy, Troy, VA 22974. Debtor value=\$550,000.00

100 % \$550,000.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

Retirement: LPL Financial SEP IRA

\$10,318.14

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Retirement: LPL Financial SEP IRA

\$10,694.73

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2016 income tax refunds

Federal

\$1.00

2016 income tax refunds

Va. State

\$1.00

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information..

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Second Mortgage on real estate located on S.R. 685 and S.R. 865, Keswick, VA owned by Michael and Diane Townes - I&J Home Builders, LLC built a house for the Townes and at closing they fell short on the mortgage loan due to market changes, so Denise Jackson took a second deed on the property.

\$75,000.00

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

**Insurance: ING Reliastar Life Ins Co
Term Insurance Policy**

\$1.00

**Insurance: F & G Life Insurance Term
Life**

\$1.00

**Insurance: F & G Life Insurance Term
Life**

\$1.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$2,289,048.87

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$986,600.00
56. Part 2: Total vehicles, line 5	\$3,654.00	
57. Part 3: Total personal and household items, line 15	\$6,227.00	
58. Part 4: Total financial assets, line 36	\$2,289,048.87	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$2,298,929.87	Copy personal property total \$2,298,929.87
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$3,285,529.87

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt****4/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
101 West Park Drive Charlottesville, VA 22901 Albemarle County Rental: Four apartments. Debtors plan to live in one and rent the other three. TAV = \$507,400 Debtors' value = \$380,000 Line from <i>Schedule A/B</i> : 1.1	\$380,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
101 West Park Drive Charlottesville, VA 22901 Albemarle County Rental: Four apartments. Debtors plan to live in one and rent the other three. TAV = \$507,400 Debtors' value = \$380,000 Line from <i>Schedule A/B</i> : 1.1	\$380,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); Vasilion v. Vasilion, 192 Va. 735; William v Peyton 104 F.3d 688
220 Anchor Cove Bracey, VA 23919 Mecklenburg County Rental: Single story ranch TAV = \$ 156,100 Line from <i>Schedule A/B</i> : 1.2	\$156,100.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
19 Starboard Drive Bracey, VA 23919 Mecklenburg County Rental: House zoned residential with commercial contingency TAV = \$198,500 Debtors' value = \$220,000 Line from Schedule A/B: 1.3	\$220,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
187 Windsor Place Buckingham, VA 23921 Buckingham County Ranch house - rental property Line from Schedule A/B: 1.4	\$115,500.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
2013 Chevrolet Volt 103258 miles TAV=\$13,250.00 Debtor value=\$3654.00 Location: 2272 Oakridge Court, Charlottesville VA 22911 Line from Schedule A/B: 3.1	\$3,654.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(8)
Large appliances, small appliances, kitchen furniture, kitchenware, dining room furniture, living room furniture, family room furniture, bedroom furniture, miscellaneous household goods and furnishings, linens, home office furniture. Line from Schedule A/B: 6.1	\$4,422.00	<input checked="" type="checkbox"/> \$4,422.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Electronics Line from Schedule A/B: 7.1	\$765.00	<input checked="" type="checkbox"/> \$765.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Collectibles: african art, coke sign, old telephones and curios Line from Schedule A/B: 8.1	\$350.00	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Board games. Line from Schedule A/B: 9.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Womens clothing Location: 2272 Oakridge Court, Charlottesville VA 22911 Line from Schedule A/B: 11.1	\$110.00	<input checked="" type="checkbox"/> \$110.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)
Men's clothing Location: 2272 Oakridge Court, Charlottesville VA 22911 Line from Schedule A/B: 11.2	\$120.00	<input checked="" type="checkbox"/> \$120.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)
Jewelry: Jewelry Location: 2272 Oakridge Court, Charlottesville VA 22911 Line from Schedule A/B: 12.1	\$260.00	<input checked="" type="checkbox"/> \$260.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Jewelry: Wedding and engagement rings Location: 2272 Oakridge Court, Charlottesville VA 22911 Line from Schedule A/B: 12.2	\$150.00	<input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(1a)
Cash: Location: SunTrust Safe Deposit Box Line from Schedule A/B: 16.1	\$18,000.00	<input checked="" type="checkbox"/> \$18,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Checking: Suntrust Bank Line from Schedule A/B: 17.1	\$2,288.00	<input checked="" type="checkbox"/> \$1,999.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Checking: US Bank Line from Schedule A/B: 17.2	\$25.00	<input checked="" type="checkbox"/> \$25.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Checking: SunTrust Bank account in name of Tudor Place, LLC. Balance is property of Debtors' son, Jake Jackson, and is from proceeds from sale of land iowned by son that was located in Tudor Place Subdivision. Line from Schedule A/B: 17.3	\$12,500.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
I & J Home Builders LLC Assets: 1. 661 Cedar Meadows Drive, Nellysford, VA 22958 (TAV=\$327,600) 2. 123 Walk Around Lane, Roseland, VA 22967 (TAV=459,300) 3. 2005 Nissan Armada with 145,616 miles (Debtor value = \$3,600) 4. Note owed by Michael A. Line from Schedule A/B: 19.1	\$1,610,216.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
I & J Property Holdings Inc. Location: 2272 Oakridge Court, Charlottesville VA 22911 100 % ownership Line from Schedule A/B: 19.2	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Front Gate Holdings, Inc. Location: 2272 Oakridge Court, Charlottesville VA 22911 100 % ownership Line from Schedule A/B: 19.3	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Route 15, LLC. Assets = Office building and two sheds located at 21708 James Madison Hwy, Troy, VA 22974. Debtor value=\$550,000.00 100 % ownership Line from Schedule A/B: 19.4	\$550,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Retirement: LPL Financial SEP IRA Line from Schedule A/B: 21.1	\$10,318.14	<input checked="" type="checkbox"/> \$10,318.14 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34
Retirement: LPL Financial SEP IRA Line from Schedule A/B: 21.2	\$10,694.73	<input checked="" type="checkbox"/> \$10,694.73 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34
Federal: 2016 income tax refunds Line from Schedule A/B: 28.1	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Va. State: 2016 income tax refunds Line from Schedule A/B: 28.2	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Second Mortgage on real estate located on S.R. 685 and S.R. 865, Keswick, VA owned by Michael and Diane Townes - I&J Home Builders, LLC built a house for the Townes and at closing they fell short on the mortgage loan due to market changes, so Denise Jacks Line from Schedule A/B: 30.1	\$75,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Insurance: ING Reliastar Life Ins Co Term Insurance Policy Line from Schedule A/B: 31.1	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Insurance: F & G Life Insurance Term Life Line from Schedule A/B: 31.2	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Insurance: F & G Life Insurance Term Life Line from Schedule A/B: 31.3	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

3. **Are you claiming a homestead exemption of more than \$160,375?**
 (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known)

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ally Bank <small>Creditor's Name</small> P O Box 380902 Bloomington, VA 55438-0902 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 2013 Chevrolet Volt 103258 miles TAV=13,250.00 Debtor value=\$3654.00 Location: 2272 Oakridge Court, Charlottesville VA 22911 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$4,500.00	\$3,654.00
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Date debt was incurred 04/16/2013 Last 4 digits of account number 8763		

2.2 Larry F. Gregory <small>Creditor's Name</small> 3157 Carol Creek Road Keswick, VA 22947 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: 1. 661 Cedar Meadows Drive, Nellysford, VA 22958 (TAV=\$327,600) 2. 123 Walk Around Lane, Roseland, VA 22967 (TAV=459,300) 3. 115 Windsor Place, Buckingham, VA (TAV - \$110,000) As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	\$248,000.00	\$896,900.00	\$168,196.00
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only				

Debtor 1 **Ian R. Jackson** Case number (if know) _____
 First Name Middle Name Last Name
 Debtor 2 **Denise F. Jackson**
 First Name Middle Name Last Name

☐ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien)
☒ At least one of the debtors and another ☐ Judgment lien from a lawsuit
☐ Check if this claim relates to a community debt ☒ Other (including a right to offset) **Second Mortgage**

Date debt was incurred **04/10/2015** Last 4 digits of account number _____

2.3 **Nationstar Mortgage** Describe the property that secures the claim: **\$274,837.84** **\$220,000.00** **\$54,837.84**
 Creditor's Name
Bankruptcy Notice
PO Box 619094
Dallas, TX 75261-9741
 Number, Street, City, State & Zip Code
 Who owes the debt? Check one.
☐ Debtor 1 only ☒ An agreement you made (such as mortgage or secured car loan)
☐ Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Debtor 1 and Debtor 2 only ☐ Judgment lien from a lawsuit
☒ At least one of the debtors and another ☐ Other (including a right to offset)
☐ Check if this claim relates to a community debt
 Date debt was incurred **02/1/2007** Last 4 digits of account number **7318**

2.4 **Union Bank** Describe the property that secures the claim: **\$473,262.00** **\$550,000.00** **\$0.00**
 Creditor's Name
PO BOX 940
Ruther Glen, VA 22546
 Number, Street, City, State & Zip Code
 Who owes the debt? Check one.
☐ Debtor 1 only ☐ An agreement you made (such as mortgage or secured car loan)
☐ Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien)
☒ Debtor 1 and Debtor 2 only ☐ Judgment lien from a lawsuit
☐ At least one of the debtors and another ☐ Other (including a right to offset)
☐ Check if this claim relates to a community debt
 Date debt was incurred _____ Last 4 digits of account number **4250**

2.5 **Union First Market Bank** Describe the property that secures the claim: **\$382,800.00** **\$420,000.00** **\$0.00**

Debtor 1 **Ian R. Jackson** Case number (if know) _____

First Name Middle Name Last Name

Debtor 2 **Denise F. Jackson**

First Name Middle Name Last Name

Creditor's Name

**661 Cedar Meadows Drive,
Nellysford, VA 22958 Nelson
County
Residence: Two story rental house
TAV = \$327,600
Debtors' value = \$420,000**

As of the date you file, the claim is: Check all that apply.

☒ Contingent

☒ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

First Mortgage

**P O Box 940
Ruther Glen, VA 22546**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **03/28/2014**

Last 4 digits of account number **2926**

2.6 Union First Market Bank

Creditor's Name

Describe the property that secures the claim:

\$434,295.79

\$550,000.00

\$0.00

**123 Walk Around Lane Roseland,
VA 22967 Nelson County
Residence: Two story house on a
basement - rental property
TAV = \$459,300
Debtors' value = \$550,000**

As of the date you file, the claim is: Check all that apply.

☒ Contingent

☒ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

First Mortgage

**P O Box 940
Ruther Glen, VA 22546**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **11/7/2013**

Last 4 digits of account number **3070**

2.7 Union First Market Bank

Creditor's Name

Describe the property that secures the claim:

\$139,829.24

\$115,500.00

\$24,329.24

**187 Windsor Place Buckingham, VA
23921 Buckingham County
Ranch house - rental property**

As of the date you file, the claim is: Check all that apply.

☒ Contingent

☒ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

**P O Box 940
Ruther Glen, VA 22546**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

Debtor 1 **Ian R. Jackson** Case number (if know) _____
 First Name Middle Name Last Name
 Debtor 2 **Denise F. Jackson**
 First Name Middle Name Last Name

☐ Check if this claim relates to a community debt ☐ Other (including a right to offset) _____

Date debt was incurred **11/16/2009** Last 4 digits of account number **0850**

<div style="border: 1px solid black; padding: 2px;">2.8</div> Union First Market Bank <small>Creditor's Name</small> PO BOX 940 Ruther Glen, VA 22546 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 171 Windsor Place Buckingham, VA 23921 Residence: Single story ranch - rental property </div> As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$115,797.23	\$110,000.00	\$5,797.23
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **03/8/2008** Last 4 digits of account number **2114**

<div style="border: 1px solid black; padding: 2px;">2.9</div> Union First Market Bank <small>Creditor's Name</small> P O Box 940 Ruther Glen, VA 22546 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 115 Windsor Place Buckingham, VA 23921 Buckingham County Debtor value </div> As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$115,000.00	\$115,000.00	\$0.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **2008** Last 4 digits of account number _____

<div style="border: 1px solid black; padding: 2px;">2.10</div> Union First Market Bank <small>Creditor's Name</small> P O Box 940 Ruther Glen, VA 22546 <small>Number, Street, City, State & Zip Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> Lot 197 Shenandoah Crossing </div> As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)	\$15,000.00	\$15,000.00	\$0.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only

Debtor 1 **Ian R. Jackson**

Case number (if know) _____

First Name Middle Name Last Name

Debtor 2 **Denise F. Jackson**

First Name Middle Name Last Name

☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debt☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____Date debt was incurred **2005**

Last 4 digits of account number _____

2.1
1**Union First Market Bank**

Creditor's Name

**P O Box 940
Ruther Glen, VA 22546**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

Lot 198 Shendoah Crossing, Louisa, VA

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____**\$15,000.00****\$15,000.00****\$0.00**

Date debt was incurred _____

Last 4 digits of account number _____

2.1
2**Union First Market Bank**

Creditor's Name

**P O Box 940
Ruther Glen, VA 22546**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

24 lots at Bald Eagle Cove Subdivision

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____**\$128,000.00****\$330,000.00****\$0.00**

Date debt was incurred _____

Last 4 digits of account number _____

2.1
3**Union First Market Bank**

Creditor's Name

**P O Box 940
Ruther Glen, VA 22546**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

Describe the property that secures the claim:

Lot 67-2-E Three Notch Road

As of the date you file, the claim is: Check all that apply.

☒ Contingent☒ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

\$200,000.00**\$200,000.00****\$0.00**

Debtor 1 **Ian R. Jackson** Case number (if know) _____
 First Name Middle Name Last Name
 Debtor 2 **Denise F. Jackson**
 First Name Middle Name Last Name

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt
- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Date debt was incurred **2005** Last 4 digits of account number _____

2.1 4	Union First Market Bank Creditor's Name	Describe the property that secures the claim: Lots 1 and 11, Tudor Place, Buckingham, VA	\$38,649.00	\$38,649.00	\$0.00
	P O Box 940 Ruther Glen, VA 22546 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt
- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Date debt was incurred **2005** Last 4 digits of account number _____

2.1 5	United Bank Creditor's Name	Describe the property that secures the claim: 101 West Park Drive Charlottesville, VA 22901 Albemarle County Rental: Four apartments. Debtors plan to live in one and rent the other three. TAV = \$507,400 Debtors' value = \$380,000	\$470,000.00	\$380,000.00	\$90,000.00
	P O Box 11286 Charleston, NC 25339-1286 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) First Mortgage			

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt
- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset) **First Mortgage**

Date debt was incurred **05/19/2011** Last 4 digits of account number **0392**

2.1 6	US Bank	Describe the property that secures the claim:	\$158,894.71	\$156,100.00	\$2,794.71
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Debtor 1 **Ian R. Jackson**

Case number (if know) _____

First Name Middle Name Last Name

Debtor 2 **Denise F. Jackson**

First Name Middle Name Last Name

Creditor's Name

220 Anchor Cove Bracey, VA 23919
Mecklenburg County
Rental: Single story ranch
TAV = \$ 156,100

P O Box 21948
Eagan, MN 55121

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) _____

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **06/11/2008**Last 4 digits of account number **7941**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$3,213,865.81

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$3,213,865.81**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.



Name, Number, Street, City, State & Zip Code

Atlantic Law Group, LLC
PO Box 2548
Leesburg, VA 20177

On which line in Part 1 did you enter the creditor? **2.16**Last 4 digits of account number **4622**

Name, Number, Street, City, State & Zip Code

HSBC
1 Mortgage Way
Mount Laurel, NJ 08054

On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number ____



Name, Number, Street, City, State & Zip Code

US Bank Mortgage
PO Box 790415
Saint Louis, MO 63179-0415

On which line in Part 1 did you enter the creditor? **2.16**

Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**
☐ No. Go to Part 2.

☒ Yes.
2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Buckingham County Treasurer Priority Creditor's Name P.O. Box 106 Buckingham, VA 23921 Number Street City State Zip Code	Last 4 digits of account number 1807	\$4,972.75	\$4,972.75
	When was the debt incurred?			\$0.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Property taxes Lots 1, 2, 3, 4, and 11				

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know)

2.2	County of Fluvanna Priority Creditor's Name P O Box 299 Palmyra, VA 22963 Number Street City State Zip Code	Last 4 digits of account number 9394	\$27,881.96	\$27,881.96	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? 06/5/2016	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Property taxes on vehicles and business personal property			

2.3	County of Mecklenburg Priority Creditor's Name P O Box 250 Boydton, VA 23917 Number Street City State Zip Code	Last 4 digits of account number xxx	\$6,916.02	\$6,916.02	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? 06/5/2016	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Property taxes			

2.4	Fluvanna County Priority Creditor's Name P O Box 299 Palmyra, VA 22963 Number Street City State Zip Code	Last 4 digits of account number 9393	\$628.42	\$628.42	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____		
	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Property taxes on Honda Civic			

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

2.5	Fluvanna County Priority Creditor's Name P O Box 299 Palmyra, VA 22963 Number Street City State Zip Code	Last 4 digits of account number _____	\$6,290.97	\$6,290.97	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	Property taxes TMP 5-11-5B		

2.6	Greene County Treasurer Priority Creditor's Name P.O. Box 157 Stanardsville, VA 22973-0157 Number Street City State Zip Code	Last 4 digits of account number _____	\$1,819.37	\$1,819.37	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	Business License		

2.7	Louisa County Treasurer Priority Creditor's Name P.O. Box 523 Louisa, VA 23093 Number Street City State Zip Code	Last 4 digits of account number _____	\$2,779.00	\$2,779.00	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	PPT on TMP 67-2-E and 1061-1-198 and 197		

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

2.8	Nelson County Treasurer Priority Creditor's Name P.O. Box 100 Lovington, VA 22949 Number Street City State Zip Code	Last 4 digits of account number _____	\$3,179.36	\$3,179.36	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	RE taxes			

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	A&M Supply Corp. Nonpriority Creditor's Name PO Box 919393 Orlando, FL Number Street City State Zip Code	Last 4 digits of account number 2096	Total claim \$43,420.87		
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another	When was the debt incurred? 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Building materials			
	Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.2	ABC Supply Co. Inc. Nonpriority Creditor's Name P O Box 402117 Atlanta, GA 30384-2117 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>8871</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Materials purchased</u>	\$112,684.28
-----	--	---	---------------------

4.3	Albemarle County Nonpriority Creditor's Name 401 McIntire Road Room 130 Charlottesville, VA 22902 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>2799</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Late charge on business license</u>	\$346.62
-----	--	---	-----------------

4.4	Albemarle County Fire and Rescue Nonpriority Creditor's Name 460 Stagecoach Rd Suite F Charlottesville, VT 22902 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>xx</u> When was the debt incurred? <u>04/2/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Burn permit</u>	\$500.00
-----	---	--	-----------------

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.5

Allied concrete, Inc.

Nonpriority Creditor's Name

PO Box 1647

Charlottesville, VA 22902

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$6,000.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building supplies**

4.6

Allied Portable Toilets

Nonpriority Creditor's Name

P O Box 939

Crozet, VA 22932

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

IJHOMEBUI

L

\$4,358.28

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Portable toilets**

4.7

American Express

Nonpriority Creditor's Name

P O Box 1270

Newark, NJ 07101-1270

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

2006

\$144,225.24

When was the debt incurred? _____

Date Opened: 01/1/2006 Last

Used: 08/17/2016

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Membership Rewards 157,348**

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.8	Aqua Air Nonpriority Creditor's Name 627 Dice Street Charlottesville, VA 22903 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>460</u> \$235.00 When was the debt incurred? <u>05/31/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Water testing</u>
-----	--	--

4.9	ATEK Environmental & Soil Testing Nonpriority Creditor's Name 1488 Huron Ct Harrisonburg, VA 22801 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$2,250.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Soil testing</u>
-----	--	--

4.10	Augusta Cooperative Farm Bureau Nonpriority Creditor's Name 1205B /Richmond Road Staunton, VA 24401 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>6914</u> \$635.69 When was the debt incurred? <u>07/31/2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Building materials</u>
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Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.1
1

Baker Distributing Company

Nonpriority Creditor's Name

P O Box 409635
Atlanta, GA 30384

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2227**

\$234.72

When was the debt incurred? **07/31/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Heat Pump material**

4.1
2

Bank of America

Nonpriority Creditor's Name

P O Box 15019
Wilmington, DE 19886-5019

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8671**

\$17,141.40

When was the debt incurred? **01/1/2001**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Rewards total 1,126**

4.1
3

Blossman

Nonpriority Creditor's Name

P O Box 750
Gordonsville, VA 22942

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0329**

\$146.08

When was the debt incurred? **01/1/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Service and parts**

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.1
4

Blue Ridge Termite and Pest Management

Nonpriority Creditor's Name
P O Box 6549
Charlottesville, VA 22906

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

\$2,113.24

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Termite treatment**

4.1
5

Brett Bickley

Nonpriority Creditor's Name
1641 Mountain Laurel Road
Palmyra, VA 22963

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? **4/26/16**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☒ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Construction contract with I&J Homebuilders, LLC**

4.1
6

Buckingham Slate Co

Nonpriority Creditor's Name
P O Box 8
Arvonnia, VA 23004

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **7927**

\$338.39

When was the debt incurred? **07/11/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Crusher run**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.1
7

Builders 1st Source

Nonpriority Creditor's Name

fka Pro-Build Company
51 Laurel Hill Road
Verona, VA 24482

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

\$241,199.17

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building materials**

4.1
8

Campbell Equipment Inc

Nonpriority Creditor's Name

16640 James Madison Hwy
Palmyra, VA 22963

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **xxx**

\$1,817.09

When was the debt incurred? **07/31/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Vehicle tires**

4.1
9

Capital One

Nonpriority Creditor's Name

P O Box 71083
Charlotte, NC 28272-1083

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **0560**

\$21,632.10

When was the debt incurred? **Date Opened: 01/1/2001 Last Used: 07/18/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.2
0

Carl Corbin

Nonpriority Creditor's Name

**PO Box 6341
 Charlottesville, VA 22906**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☐ No

☒ Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? **4/11/16**

As of the date you file, the claim is: Check all that apply

- ☒ Contingent
☒ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Construction contract with I&J Homebuilders, LLC**

4.2
1

Carpet Express

Nonpriority Creditor's Name

**915 Market Street
 Dalton, GA 30720**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9165**

\$2,226.98

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Carpet supplies**

4.2
2

Cavalier Containers

Nonpriority Creditor's Name

**2316 Highland Avenue
 Charlottesville, VA 22903**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$2,212.65

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Container rentals**

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.2
3

Central Virginia Electric Coop

Nonpriority Creditor's Name

PO Box 2153

Dept. 1340

Birmingham, AL 35287-1340

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$919.09

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.2
4

Central Virginia Rentals Inc

Nonpriority Creditor's Name

2482 Jefferson Hwy

Waynesboro, VA 22980

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2371**

\$855.36

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Machine Rental**

4.2
5

Central Wholesale Supply Corp

Nonpriority Creditor's Name

P O Box 7208

Norfolk, VA 23509

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **J110**

\$348.89

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Materials supplied**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.2
6

Certified Environmental Drilling

Nonpriority Creditor's Name

**P O Box 6538
 Charlottesville, VA 22906**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

\$21,434.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Well Drilling**

4.2
7

Chambers Land Surveying

Nonpriority Creditor's Name

**253 Willow Dr
 Keswick, VA 22947**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **1028**

\$350.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Physical survey**

4.2
8

Charlottesville Stone Company

Nonpriority Creditor's Name

**P O Box 8425
 Roanoke, VA 22936**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **9150**

\$1,952.26

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Stone purchased**

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.2
9

Citibank

Nonpriority Creditor's Name

**P O Box 9001037
Louisville, KY 40290-1037**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **5795**

\$27,275.99

When was the debt incurred? **Date Opened: 01/1/2002 Last Used: 07/27/2016**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Credit Card Purchases**

4.3
0

City of Waynesboro

Nonpriority Creditor's Name

**503 W Main Street
Ste 105
Waynesboro, VA 22980**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **1926**

\$891.94

When was the debt incurred? **10/3/2014**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☒ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Temporary water kill at 1200 B Street**

4.3
1

Comcast Communications

Nonpriority Creditor's Name

**PO Box 3006
Southeastern, PA 19398**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number **0012**

\$447.78

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Internet service**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.3
2

Commonwealth Bldg Materials, Inc.

Nonpriority Creditor's Name

**c/o Cameron/McEvoy, PLLC
 4100 Monument Corner Dr., #420
 Fairfax, VA 22030**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **4900**

\$9,230.39

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Construction materials**

4.3
3

Concrete Pipes and Precast, LLC

Nonpriority Creditor's Name

**210 Stone Spring Road
 Harrisonburg, VA 22801**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.3
4

Davenport Insulation

Nonpriority Creditor's Name

**6471 S. Valley Pike
 Mt. Crawford, VA 22841**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **5706**

\$6,692.20

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Insulation**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.3
5

Erie Indemnity Co.

Nonpriority Creditor's Name

c/o Marsden & Seledede, LLC
1 N. Charles St, Suite 2300
Baltimore, MD 21201-3740

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **ADL**

\$15,654.50

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Insurance**

4.3
6

Federal Loan

Nonpriority Creditor's Name

US Department of Education
P O Box 530210
Atlanta, GA 30353-0210

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **6653**

\$13,630.88

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☒ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

4.3
7

Ferguson Enterprises

Nonpriority Creditor's Name

505 Garrett Street
Charlottesville, VA 22902

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number **1323**

\$14,442.52

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify **Plumbing supplies**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.3
8

Forest Pro Inc.

Nonpriority Creditor's Name

**8473 West River Rd
 Scottsville, VA 24590**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$155.49

When was the debt incurred? **06/20/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Machine parts**

4.3
9

Foster Fuels, Inc.

Nonpriority Creditor's Name

**PO Box 190
 Brookneal, VA 24528**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1626**

\$9,003.11

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Fuel**

4.4
0

Gooch Engineering and Testing

Nonpriority Creditor's Name

**1821 Broadway Street
 Charlottesville, VA 22902**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$925.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Engineering**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.4
1

Home Depot

Nonpriority Creditor's Name

**P O box 790420
 St Louis, MO 63179**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3458**

\$594.49

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building supplies**

4.4
2

Hoover Penrod PLC

Nonpriority Creditor's Name

**342 S. Main St.
 Harrisonburg, VA 22801**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **000M**

\$1,455.00

When was the debt incurred? **8/16**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Legal services**

4.4
3

J & B Nixon Inc

Nonpriority Creditor's Name

**5925 Anderson Hwy
 Powhatan, VA 23139**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$5,186.27

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Septic supplies**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.4
4

Jackson Management LLC

Nonpriority Creditor's Name

Last 4 digits of account number _____

\$292,400.00

When was the debt incurred? _____

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Construction Loan**

4.4
5

Jeff Dalton

Nonpriority Creditor's Name

**520 Greenfield Terrace
 Charlottesville, VA 22901**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$7,295.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Accounting services**

4.4
6

Jiffy Lube

Nonpriority Creditor's Name

**P O box 620130
 Middleton, WI 53562**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1868**

\$1,019.81

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Vehicle service**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.4
7

John Dezio

Nonpriority Creditor's Name

**2350 Commonwealth Drive
 Charlottesville, VA 22901**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$8,975.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Legal fees**

4.4
8

Johnson & Johnson Preferred Fin, Inc

Nonpriority Creditor's Name

**P O Box 26009
 Greensboro, NC 27420**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0619**

\$2,492.84

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Insurance for I & J Home Builders**

4.4
9

Jones Automotive

Nonpriority Creditor's Name

**P O Box 910
 Troy, VA 22974**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1470**

\$2,920.92

When was the debt incurred? **07/31/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Vehicle repairs**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.5
0

Kelvin S. Covington

Nonpriority Creditor's Name

**773 Rivanna Woods Drive
 Fork Union, VA 23055**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$40,000.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Became a partner, then left partnership and this amount is in dispute**

4.5
1

Lewis M. Hudson

Nonpriority Creditor's Name

**P O Box 146
 Waynesboro, VA 22980**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **XXX**

\$2,897.50

When was the debt incurred? **05/31/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Crane rental**

4.5
2

Lowe's

Nonpriority Creditor's Name

**P O Box 530970
 Atlanta, GA 30353**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0692**

\$4,238.73

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building supplies**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.5
3

Lowe's LAR

Nonpriority Creditor's Name

**P O Box 530970
 Atlanta, GA 30353**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1338**

\$42,527.35

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building supplies**

4.5
4

Luck Stone

Nonpriority Creditor's Name

**P O Box 29871
 Richmond, VA 23242**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3057**

\$38,692.85

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Stone supplis**

4.5
5

Matt Gooch Consulting Engineer

Nonpriority Creditor's Name

**707 Oliver Creek Rd
 Troy, VA 22974**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **xxx**

\$955.25

When was the debt incurred? **06/30/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Engineering inspection**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.5
6

May Supply

Nonpriority Creditor's Name

**1775 Erickson Ave
Harrisonburg, VA 22801**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **JH01**

\$9,854.74

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Plumbing materials**

4.5
7

Noland Company

Nonpriority Creditor's Name

**307 Ridge Street
Charlottesville, VA 22902**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9856**

\$8,790.08

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Plumbing materials**

4.5
8

P J Networks

Nonpriority Creditor's Name

**2340 Commonwealth Drive
Charlottesville, VA 22901**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1065**

\$562.50

When was the debt incurred? **07/7/2016**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Computer services**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.5
9

Quinn Beversluis

Nonpriority Creditor's Name

**5544 Three Notch Rd
 Louisa, VA 23093**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$54,729.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Commissions**

4.6
0

Real Wood Floors

Nonpriority Creditor's Name

**355 S. Highway 63
 West Plains, MO 65775**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Flooring**

4.6
1

Rockydale Quarries Corp.

Nonpriority Creditor's Name

**PO Box 8425
 Roanoke, VA 24014**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$1,923.41

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building supplies**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.6
2

Sam's Mastercard

Last 4 digits of account number **4213**

\$4,149.79

Nonpriority Creditor's Name

**P O Box 960013
 Orlando, FL 32896-0013**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Date Opened: Last Used:
09/20/2016

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Sam's rewards \$183.02**

4.6
3

Scotty Sipe

Last 4 digits of account number _____

\$32,480.00

Nonpriority Creditor's Name

**PO Box 56
 Crimora, VA 24431**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No

- ☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **He was part of the company and he put money in and when we closed this was still owing (\$32,480)**

4.6
4

Shenandoah Valley Water & Coffee Co

Last 4 digits of account number **1020**

\$102.67

Nonpriority Creditor's Name

**P O Box 2339
 Staunton, VA 24402**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No

- ☐ Yes

When was the debt incurred?

07/31/2016

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Water and equipment rental**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.6
5

Sherwin Williams

Nonpriority Creditor's Name

**2319 W. Main Street
Waynesboro, VA 22980**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0166**

\$5,214.18

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Paint supplies**

4.6
6

Skyline Brick LLC

Nonpriority Creditor's Name

**3900 Seminole Trail
Charlottesville, VA 22911**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2003**

\$13,732.46

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Building blocks**

4.6
7

Southern Freight Lines

Nonpriority Creditor's Name

**P O Box 1691
Columbia, SC 29202**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **xxx**

\$190.00

When was the debt incurred? **12/2/2015**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Shipping**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.6
8

Stanley Land Surveys

Nonpriority Creditor's Name

**106 Crofton Plaza - Suite 8
 Palmyra, VA 22963**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$1,451.25

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Land surveying**

4.6
9

Sunoco Suntrak

Nonpriority Creditor's Name

**Wex Bank
 P O Box 4337**

Carol Stream, IL 60197

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1844**

\$12,818.16

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Gasoline**

4.7
0

Suntrust Bank

Nonpriority Creditor's Name

**American Education Services
 Harrisburg, PA 17130-0001**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1024**

\$18,297.44

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify _____

College loan for daughter

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.7
1

Time Disposal

Nonpriority Creditor's Name

P.O. Box 7174
Charlottesville, VA 22906

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$103.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Garbage collection**

4.7
2

Triton Stone Grou

Nonpriority Creditor's Name

10471 Washington Hwy
Glen Allen, VA 23059

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$14,363.11

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Granite**

4.7
3

U Bank

Nonpriority Creditor's Name

1005 790448
Saint Louis, MO 63101

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **7000**

\$461.92

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **successor in interest to Virginia Business Systems**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.7
4

Union

Nonpriority Creditor's Name

**1658 State Farm Blvd.
 Charlottesville, VA 22911**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1748**

\$100,475.00

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Letter of Credit**

4.7
5

Union

Nonpriority Creditor's Name

**1658 State Farm Blvd.
 Charlottesville, VA 22911**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1747**

\$8,750.00

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Letter of credit**

4.7
6

Union

Nonpriority Creditor's Name

**1658 State Farm Blvd.
 Charlottesville, VA 22911**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1537**

\$30,000.00

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Letter of credit**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.7
7

Union

Nonpriority Creditor's Name

**1658 State Farm Blvd.
 Charlottesville, VA 22911**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1536**

\$160,000.00

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply

☒ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Letter of credit**

4.7
8

Union First Market Bank

Nonpriority Creditor's Name

**P O Box 940
 Ruther Glen, VA 22546**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☐ No

☒ Yes

Last 4 digits of account number _____

\$33,421.00

When was the debt incurred? **6/16**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Loan - subject to set off for engineering work valued at \$33,421.00 done on Village Green Subdivision, Augusta, VA

4.7
9

Union First Market Bank

Nonpriority Creditor's Name

**P O Box 940
 Ruther Glen, VA 22546**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$16,311.00

When was the debt incurred? **2009**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Balance due on loan for subdivision purchase at Tylers Creek, Louisa, VA after all lots sold

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.8
0

Valley Insulation Inc

Nonpriority Creditor's Name

**1345 New Hope Road
Waynesboro, VA 22980**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$56,375.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Insulation**

4.8
1

Van Der Line Recycling

Nonpriority Creditor's Name

**2820 Hydraulic Road
Suite 1
Charlottesville, VA 22901**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$16,953.96

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Dumpster Rental**

4.8
2

Virginia Business Systems

Nonpriority Creditor's Name

**PO Box 790448
Saint Louis, MO 63179-0448**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

Unknown

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.8
3

Virginia Hardwood Floors

Nonpriority Creditor's Name

**600 N. Kent St
 Winchester, VA 22601**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$1,483.67

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Hardwood flooring**

4.8
4

Wayne Oxygen & Welding Supply

Nonpriority Creditor's Name

**PO Box 1244
 Waynesboro, VA 22980**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number _____

\$59.73

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify _____

4.8
5

Wells Fargo

Nonpriority Creditor's Name

**P O Box 70241
 Philadelphia, PA 19178**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8405**

\$7,109.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Equipment lease**

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

4.8
6

Wilson Read Mix

Last 4 digits of account number _____

\$4,891.95

Nonpriority Creditor's Name

P O Box 1347

Harrisonburg, VA 22803

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Concrete**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

ABC Supply Corp.

160 Expo Rd.

Fishersville, VA 22939

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

American Express

PO Box 1270

Newark, NJ 07101-1270

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.7** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

American Express

PO Box 297879

Fort Lauderdale, FL 33329-7879

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.7** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Bank of America

PO Box 982236

El Paso, TX 79998

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Capital One Bank, USA

PO Box 6492

Carol Stream, IL 60197-6492

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.19** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Citi

Credit mgmt Dept.

PO Box 6494

Sioux Falls, SD 57117-6494

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.29** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address

Citi Cards

PO Box 6062

Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.29** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if know) _____

Name and Address
Commonwealth Bldg Materials, Inc.
PO Box 75747
Baltimore, MD 21275-5747

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.32** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address
Erie Insurance Co.
100 Erie Insurance Place
Erie, PA 16530-1104

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.35** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address
Innsbrook Law Group, PC
PO Box 4170
Glen Allen, VA 23058

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **2.5** of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address
Jamie A. Mastandrea, PC
5200-B Rolling Road
Burke, VA 22015

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address
Lowe's
PO Box 1111
North Wilkesboro, NC 28656

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.53** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address
Noland Company
c/o Derrick E. Rosser, P.C.
211-A England St.
Ashland, VA 23005

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.57** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Name and Address
Sipes Construction
465 Thorofare Road
Crimora, VA 24431

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.63** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>54,467.85</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>54,467.85</u>
		Total Claim	
Total claims from Part 2	6f. Student loans	6f.	\$ <u>31,928.32</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>1,762,703.91</u>

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if know) _____

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **1,794,632.23**

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Angel Rivera 101D West Park Drive Charlottesville, VA 22902	Apartment rented
2.2	Carlos and Maria Umanzoa 101A West Park Drive Charlottesville, VA 22902	Apartment rented
2.3	Cindy Merind 5398 Highway Nine -O-Three Bracey, VA 23919	House rented
2.4	Vaughn Meadows 101B West Park Drive Charlottesville, VA 22902	Apartment rented
2.5	Verizon Bankruptcy Department 500 Technology Drive, #550 Saint Charles, MO 63304-2225	Cell phone

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
 Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
 Check all schedules that apply:

3.1 **Amy Jackson**
794 Prospect Ave
Charlottesville, VA 22903

☐ Schedule D, line _____
☒ Schedule E/F, line **4.70**
☐ Schedule G _____
Suntrust Bank

3.2 **Amy Jackson**
794 Prospect Ave
Charlottesville, VA 22903

☐ Schedule D, line _____
☒ Schedule E/F, line **4.36**
☐ Schedule G _____
Federal Loan

3.3 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.1**
☐ Schedule G _____
A&M Supply Corp.

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.4 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.15**
☐ Schedule G _____
Brett Bickley

3.5 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.20**
☐ Schedule G _____
Carl Corbin

3.6 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.32**
☐ Schedule G _____
Commonwealth Bldg Materials, Inc.

3.7 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.17**
☐ Schedule G _____
Builders 1st Source

3.8 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.5**
☐ Schedule G _____
Allied concrete, Inc.

3.9 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.52**
☐ Schedule G _____
Lowe's

3.10 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.16**
☐ Schedule E/F, line _____
☐ Schedule G _____
US Bank

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.11 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.53**
☐ Schedule G _____
Lowe's LAR

3.12 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.29**
☐ Schedule G _____
Citibank

3.13 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.19**
☐ Schedule G _____
Capital One

3.14 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.12**
☐ Schedule G _____
Bank of America

3.15 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.7**
☐ Schedule G _____
American Express

3.16 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.2**
☐ Schedule G _____
ABC Supply Co. Inc.

3.17 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.81**
☐ Schedule G _____
Van Der Line Recycling

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.18 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.54**
☐ Schedule G _____
Luck Stone

3.19 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.3**
☐ Schedule E/F, line _____
☐ Schedule G _____
Nationstar Mortgage

3.20 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.5**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.21 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.6**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.22 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.7**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.23 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.8**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.24 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.15**
☐ Schedule E/F, line _____
☐ Schedule G _____
United Bank

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.25 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
Larry F. Gregory

3.26 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line 4.44
☐ Schedule G _____
Jackson Management LLC

3.27 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line 4.39
☐ Schedule G _____
Foster Fuels, Inc.

3.28 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line 4.61
☐ Schedule G _____
Rockydale Quarries Corp.

3.29 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line 4.86
☐ Schedule G _____
Wilson Read Mix

3.30 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line 4.73
☐ Schedule G _____
U Bank

3.31 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line 4.74
☐ Schedule G _____
Union

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.32 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.75**
☐ Schedule G _____
Union

3.33 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.76**
☐ Schedule G _____
Union

3.34 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **4.77**
☐ Schedule G _____
Union

3.35 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.10**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.36 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.11**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.37 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.12**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.38 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.13**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.39 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☒ Schedule D, line **2.14**
☐ Schedule E/F, line _____
☐ Schedule G _____
Union First Market Bank

3.40 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.1**
☐ Schedule G _____
Buckingham County Treasurer

3.41 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.2**
☐ Schedule G _____
County of Fluvanna

3.42 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.3**
☐ Schedule G _____
County of Mecklenburg

3.43 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.4**
☐ Schedule G _____
Fluvanna County

3.44 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.5**
☐ Schedule G _____
Fluvanna County

3.45 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.6**
☐ Schedule G _____
Greene County Treasurer

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.46 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.7**
☐ Schedule G _____
Louisa County Treasurer

3.47 **I & J Homebuilders, LLC**
2272 Oakridge Court
Charlottesville, VA 22911

☐ Schedule D, line _____
☒ Schedule E/F, line **2.8**
☐ Schedule G _____
Nelson County Treasurer

3.48 **Jack Sadler**
2480 Milton Hills Dr.
Charlottesville, VA 22902

☐ Schedule D, line _____
☒ Schedule E/F, line **4.32**
☐ Schedule G _____
Commonwealth Bldg Materials, Inc.

3.49 **Route 15, LLC**
PO Box 5428
Charlottesville, VA 22905

☐ Schedule D, line _____
☒ Schedule E/F, line **2.5**
☐ Schedule G _____
Fluvanna County

3.50 **Scotty Sipe dba Sipe's Construction**
PO Box 56
Crimora, VA 24431

☐ Schedule D, line _____
☒ Schedule E/F, line **4.6**
☐ Schedule G _____
Allied Portable Toilets

3.51 **Scotty Sipe dba Sipe's Construction**
PO Box 56
Crimora, VA 24431

☐ Schedule D, line _____
☒ Schedule E/F, line **4.37**
☐ Schedule G _____
Ferguson Enterprises

3.52 **Scotty Sipe dba Sipe's Construction**
PO Box 56
Crimora, VA 24431

☐ Schedule D, line _____
☒ Schedule E/F, line **4.15**
☐ Schedule G _____
Brett Bickley

Debtor 1 **Ian R. Jackson**
Denise F. Jackson

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.53 **Scotty Sipe dba Sipe's Construction**
PO Box 56
Crimora, VA 24431

☐ Schedule D, line _____
☒ Schedule E/F, line **4.20**
☐ Schedule G _____
Carl Corbin

Fill in this information to identify your case:

Debtor 1 Ian R. JacksonDebtor 2 Denise F. Jackson
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIACase number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY**Official Form 106I****Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
- ☒ Not employed

OccupationRetired**Employer's name**

Employer's address

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

BookkeeperBrowns HVAC**How long employed there?**

Since 8/16**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$	<u>0.00</u>	\$ <u>1,000.00</u>
3. Estimate and list monthly overtime pay.	3. +\$	<u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$	<u>0.00</u>	\$ <u>1,000.00</u>

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 1,000.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 208.35
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 208.35
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 791.65
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 669.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 1,028.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 32.81
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,697.00	\$ 32.81
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 1,697.00 + \$ 824.46	= \$ 2,521.46
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	2,521.46
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Wife to start receiving Social Security for about \$1000 in 9/17.		

Combined monthly income

Fill in this information to identify your case:

Debtor 1 Ian R. Jackson

Debtor 2 Denise F. Jackson
(Spouse, if filing)

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	150.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	150.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	500.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	100.00
11. Medical and dental expenses	11. \$	100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	200.00
14. Charitable contributions and religious donations	14. \$	250.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	622.20
15b. Health insurance	15b. \$	176.00
15c. Vehicle insurance	15c. \$	103.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	819.11
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		
18. \$		0.00
19. Other payments you make to support others who do not live with you.		
19. \$		0.00
Specify: _____		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____		
21. +\$		0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> \$ 3,570.31 \$ _____ \$ 3,570.31 </div>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	2,521.46
23b. Copy your monthly expenses from line 22c above.	23b. -\$	3,570.31
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		
23c. \$		-1,048.85
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here:		

Fill in this information to identify your case:

Debtor 1 **Ian R. Jackson**
First Name Middle Name Last Name

Debtor 2 **Denise F. Jackson**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Ian R. Jackson

Ian R. Jackson
Signature of Debtor 1

Date February 13, 2017

X /s/ Denise F. Jackson

Denise F. Jackson
Signature of Debtor 2

Date February 13, 2017

Fill in this information to identify your case:

Debtor 1	Ian R. Jackson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Denise F. Jackson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)			

☐ Check if this is an amended filing
Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

For last calendar year:
(January 1 to December 31, 2016)

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

☐ Wages, commissions, bonuses, tips

\$65,200.00

☒ Operating a business

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

☐ Wages, commissions, bonuses, tips

\$0.00

☐ Operating a business

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$9,330.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$50,265.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2015)	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$107,329.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$22,675.10	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$80,870.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
For the calendar year: (January 1 to December 31, 2014)	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$102,465.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$21,027.50	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$86,382.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)		\$0.00	Annuity from Sanlam	\$295.00

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Debtor 1		Debtor 2	
Sources of income	Gross income from each source	Sources of income	Gross income
Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)
Rental of an office building	\$8,000.00		
Social Security	\$7,365.00		
For the calendar year before that: (January 1 to December 31, 2015)	\$0.00	Annuity from Sanlam	\$385.00
Rental of an office building	\$3,000.00		
Social Security	\$1,794.00		
For the calendar year: (January 1 to December 31, 2014)	\$0.00	Annuity from Sanlam	\$385.00

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- ☒ No. Go to line 7.
- ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
- ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
- ☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
A & M Supply Corp VS I & J Home Builders 206-0012096	Kitchen cabinets \$43420.87	Fairfax County Circuit Court 4110 Chain Bridge Rd Fairfax, VA 22030	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
ABC Supply Co. Inc. v. Ian R. Jackson & Denise F. Jackson	Civil	Fluvanna Circuit Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Allied Concrete VA I & J Home Builders / Ian Jackson registered Agent 540GV16003670-00	Supplies for \$5608.84	Charlottesville Gen District Court 606 East Market Street Charlottesville, VA 22903	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Builders 1st Source v. Ian R. Jackson & Denise F. Jackson	Civil	Albemarle Circuit Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Certified Environmental Drilling v. Ian R. Jackson & Denise F. Jackson	Civil		<input type="checkbox"/> Pending <input checked="" type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Container Rentals VS Ian Jackson for I & J Home Builders	Dumpsters supplied \$19055.55	Fluvanna Gen District Court 72 Main Street Palmyra, VA 22963	<input type="checkbox"/> Pending <input checked="" type="checkbox"/> On appeal <input type="checkbox"/> Concluded Court date 9/27/16
Commonwealth Building Materials VS I&J Homebuilders/IanJackson registered agent GV16018349-00	Claim for \$9230.39	Albemarle County Circuit Court Charlottesville, VA 22902	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded Court date October 20 2016

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Denise Stancil VS I & J Home Builders and registered agent Ian R Jackson 16000163-00	Client injured on property under construction claiming \$2,000,000	Fluvanna County Circuit Court P O Box 550 Palmyra, VA 22963	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded Claim # from Erie Insurance 010420211753
Foster Fuels vs Ian Jackson c/o I & J Home Builders GV 161626	Fuel Supplies \$8949.11	Campbell County Gen District Court 732 Village Highway Rustburg, VA 24588	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Ferguson Enterprises v. Ian R. Jackson & Denise F. Jackson	Civil	Lynchburg GDC	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Noland Company v. Ian R. Jackson & Denise F. Jackson	Civil	Charlottesville General Dist Ct P.O. Box 2677 Charlottesville, VA 22902	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Sherwin Williams v. Ian R. Jackson & Denise F. Jackson	Civil	Richmond Pcu 1601 Ownby Ln Richmond, VA 23220	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Van Der Linde Recycling v. Ian R. Jackson & Denise F. Jackson	Civil	Fluvanna Circuit Court	<input type="checkbox"/> Pending <input checked="" type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Wilson Ready Mix, LLC v. Ian R. Jackson & Denise F. Jackson	Civil	Augusta GDC	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
American Express v. Denise F. Jackson 3CL17-63	Civil	Albemarle Circuit Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
 Check all that apply and fill in the details below.

- ☐ No. Go to line 11.
☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Peter Sorensen 1143 Campbell Hill Lane Keswick, VA 22947	Explain what happened House under construction	09/23/2016	\$240,000.00
	<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.		

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☒ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			
City Church 101 Rio road east Charlottesville, VA 22901	Tithing to the church paid weekly over the last two years	2015-2016	\$11,195.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
---	---	-----------------------------------	-------------------

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Slayton Law, PLC 913 East Jefferson Street Charlottesville, VA 22902 marshall@marshallslyaton.com	Attorney Fees	9/16/16 - \$2000 10/7/16 - \$2000	\$4,000.00
DECAF 112 Goliad St Benbrook, TX 76126-2009	CCC	9/21/17	\$25.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
 Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☒ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Chet N. Seapy and JoAnn H. Seapy 2272 Oakridge Court Charlottesville, VA 22911	2272 Oakridge Court	\$544,420.00 sale price. No cash to sellers per HUD1.	1/19/17
Miguel D. Brock 130 Rock Rd. New Canton, VA 23123	340 Windsor Place, Buckingham, VA 23921	Sale price \$115,000. No cash to sellers per HUD1.	
Lot 47 and Lot 48 Champion Pointe LLC	50% ownership interest in LLC sold to other 50% owner, Todd Barred, for initial investment amount.	\$21,000	???

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	------------------------

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known)

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☒ No

☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
--	---------------------------------	-------------------------------	--	---

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No

☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
United Bank 1265 Seminole Trail Charlottesville, VA 22901		Empty	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Suntrust Bank Datona Beach, FL	Debtors	\$18,000.00	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No

☒ Yes. Fill in the details.

Name of Storage Facility and Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Storage Container Rhodes School Lane Palmyra, VA	Debtors amd Timmy Beach	Household goods and furnishings listed on Schedule B, lines 6-9.	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No

☒ Yes. Fill in the details.

Owner's Name and Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Jake Jackson	Safe Deposit Box SunTrust Bank Daytona Beach, FL	\$12,500 - proceeds from sale of land owned by son in Tudor Place Subdivision.	\$12,500.00

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known)

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
---------------------------	---	--------------------	--------------------

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☒ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation
☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
I & J HOME BUILDERS 21708 James Madison Hwy Troy, VA 22974	Construction Denise Jackson bookkeeper Jeff Dalton CPA	EIN: 541922777 From-To 1999-2016

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
I&J Property Holdings 21708 James Madison Hwy Troy, VA 22974	administrates I&J Homebuilders Denise Jackson Bookkeeper Jeff Dalton CPA	EIN: 542035538 From-To 2001-2016
Route 15 Fluvanna 11B LLC 21708 James Madison Hwy Troy, VA 22974	Property company leasing Denise Jackson bookkeeper Jeff Dalton CPA	EIN: 460465161 From-To 11/7/2001-08/01/2016
Front Gate Holdings, Inc. 21708 James Madison Hwy Troy, VA 22974	Realty company Denise Jackson Bookkeeper Jeff Dalton CPA	EIN: 542035615 From-To 03/09/2001
Lot 47 and 48 Champion Pointe LLC 21708 James Madison Hwy Troy, VA 22974	Property company Denise Jackson bookkeeper Jeff Dalton CPA	EIN: From-To 06/16/2016

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Union Bank PO BOX 940 Ruther Glen, VA 22546	06/14/2016
United Bank 1265 Seminole Trail Charlottesville, VA 22901	04/22/2016

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ian R. Jackson

Ian R. Jackson
Signature of Debtor 1

/s/ Denise F. Jackson

Denise F. Jackson
Signature of Debtor 2

Date February 13, 2017

Date February 13, 2017

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **Ian R. Jackson**
 First Name Middle Name Last Name

Debtor 2 **Denise F. Jackson**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF VIRGINIA**

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Ally Bank Description of property: 2013 Chevrolet Volt 103258 miles securing debt: TAV=13,250.00 Debtor value=\$3654.00 Location: 2272 Oakridge Court, Charlottesville VA 22911	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: Retain & make payments	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: Larry F. Gregory Description of property: 1. 661 Cedar Meadows Drive, Nellysford, VA 22958 (TAV=\$327,600) securing debt: 2. 123 Walk Around Lane, Roseland, VA 22967 (TAV=459,300) 3. 115 Windsor Place, Buckingham, VA (TAV - \$110,000)	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Creditor's **Nationstar Mortgage**
name:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Description of property **19 Starboard Drive Bracey, VA 23919 Mecklenburg County**
securing debt: **Rental: House zoned residential with commercial contingency TAV = \$198,500 Debtors' value = \$220,000**

Creditor's **Union Bank**
name:

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☒ Retain the property and [explain]:

☐ No
☒ Yes

Description of property **Route 15, LLC. Assets = Office building and two sheds located at 21708 James Madison Hwy, Troy, VA 22974. Debtor value=\$550,000.00 100 % ownership**
securing debt:

Retain & make payments

Creditor's **Union First Market Bank**
name:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Description of property **661 Cedar Meadows Drive, Nellysford, VA 22958 Nelson County**
securing debt: **Residence: Two story rental house TAV = \$327,600 Debtors' value = \$420,000**

Creditor's **Union First Market Bank**
name:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Description of property **123 Walk Around Lane Roseland, VA 22967 Nelson County**
securing debt: **Residence: Two story house on a basement - rental property TAV = \$459,300 Debtors' value = \$550,000**

Creditor's **Union First Market Bank**
name:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Description of property **187 Windsor Place Buckingham, VA 23921**
securing debt: **Buckingham County Ranch house - rental property**

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known)

Creditor's name: **Union First Market Bank**

Description of property: **171 Windsor Place
Buckingham, VA 23921**
securing debt: **Residence: Single story ranch -
rental property**

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: **Union First Market Bank**

Description of property: **115 Windsor Place
Buckingham, VA 23921**
securing debt: **Buckingham County
Debtor value**

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: **Union First Market Bank**

Description of property: **Lot 197 Shenandoah Crossing**
securing debt:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: **Union First Market Bank**

Description of property: **Lot 198 Shendoah Crossing,
Louisa, VA**
securing debt:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: **Union First Market Bank**

Description of property: **24 lots at Bald Eagle Cove
Subdivision**
securing debt:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: **Union First Market Bank**

Description of property: **Lot 67-2-E Three Notch Road**
securing debt:

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: **Union First Market Bank**

- ☒ Surrender the property.
☐ Retain the property and redeem it.

☐ No
☒ Yes

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

Description of property securing debt: **Lots 1 and 11, Tudor Place, Buckingham, VA**

- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]: _____

Creditor's name: **United Bank**

Description of property securing debt: **101 West Park Drive Charlottesville, VA 22901 Albemarle County Rental: Four apartments. Debtors plan to live in one and rent the other three. TAV = \$507,400 Debtors' value = \$380,000**

- ☐ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☒ Retain the property and [explain]: _____

☐ No
☒ Yes

Retain & make payments

Creditor's name: **US Bank**

Description of property securing debt: **220 Anchor Cove Bracey, VA 23919 Mecklenburg County Rental: Single story ranch TAV = \$ 156,100**

- ☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*.
☐ Retain the property and [explain]: _____

☐ No
☒ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name: **Angel Rivera**

☐ No
☒ Yes

Description of leased Property: **Apartment rented**

Lessor's name: **Carlos and Maria Umanzoa**

☐ No
☒ Yes

Description of leased Property: **Apartment rented**

Lessor's name: **Cindy Merind**

☒ No
☐ Yes

Description of leased Property: **House rented**

Lessor's name: **Vaughn Meadows**

☐ No

Debtor 1 **Ian R. Jackson**
Debtor 2 **Denise F. Jackson**

Case number (if known) _____

☒ Yes

Description of leased Property: **Apartment rented**

Lessor's name: **Verizon**

☐ No

☒ Yes

Description of leased Property: **Cell phone**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Ian R. Jackson
Ian R. Jackson
Signature of Debtor 1

X /s/ Denise F. Jackson
Denise F. Jackson
Signature of Debtor 2

Date February 13, 2017

Date February 13, 2017

Fill in this information to identify your case:

Debtor 1 Ian R. JacksonDebtor 2 Denise F. Jackson
(Spouse, if filing)United States Bankruptcy Court for the: Western District of VirginiaCase number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 **Ian R. Jackson**
 Debtor 2 **Denise F. Jackson**

Case number (if known) _____

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you _____ \$ _____ For your spouse _____ \$ _____	\$ _____	\$ _____
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ \$ _____ _____ \$ _____ Total amounts from separate pages, if any. + \$ _____	\$ _____ \$ _____ + \$ _____	\$ _____ \$ _____ \$ _____
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	+ \$ _____ = \$ _____ Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 _____ **Copy line 11 here=>** \$ _____

Multiply by 12 (the number of months in a year) **x 12**

12b. The result is your annual income for this part of the form 12b. \$ _____

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live. _____

Fill in the number of people in your household. _____

Fill in the median family income for your state and size of household. _____ 13. \$ _____

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Ian R. Jackson

Ian R. Jackson
 Signature of Debtor 1

Date **February 13, 2017**
 MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

X /s/ Denise F. Jackson

Denise F. Jackson
 Signature of Debtor 2

Date **February 13, 2017**
 MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 Ian R. JacksonDebtor 2 Denise F. Jackson

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of VirginiaCase number
(if known)☐ Check if this is an amended filing

Official Form 122A - 1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1. If you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:

- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.
- ☐ **I am performing a homeland defense activity for at least 90 days.**
- ☐ **I performed a homeland defense activity for at least 90 days**, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as “incurred by an individual
primarily for a personal, family, or
household purpose.”

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court
Western District of Virginia**

In re **Ian R. Jackson
Denise F. Jackson**

Debtor(s)

Case No.

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- | | | |
|---|----|-----------------|
| For legal services, I have agreed to accept | \$ | 4,000.00 |
| Prior to the filing of this statement I have received | \$ | 4,000.00 |
| Balance Due | \$ | 0.00 |
2. \$ **335.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

February 13, 2017

Date

/s/ Marshall M. Slayton

Marshall M. Slayton VSB#37362

Signature of Attorney

Slayton Law, PLC

913 East Jefferson Street

Charlottesville, VA 22902

(434) 979-7900 Fax: (434) 293-5017

marshall@marshallslayton.com

Name of law firm

**United States Bankruptcy Court
Western District of Virginia**

In re **Ian R. Jackson
Denise F. Jackson**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **February 13, 2017**

/s/ Ian R. Jackson

Ian R. Jackson

Signature of Debtor

Date: **February 13, 2017**

/s/ Denise F. Jackson

Denise F. Jackson

Signature of Debtor

Jackson, Ian and Denise -

A&M SUPPLY CORP.
PO BOX 919393
ORLANDO, FL

ABC SUPPLY CO. INC.
P O BOX 402117
ATLANTA, GA 30384-2117

ABC SUPPLY CORP.
160 EXPO RD.
FISHERSVILLE, VA 22939

ALBEMARLE COUNTY
401 MCINTIRE ROAD ROOM 130
CHARLOTTESVILLE, VA 22902

ALBEMARLE COUNTY FIRE AND RESCUE
460 STAGECOACH RD
SUITE F
CHARLOTTESVILLE, VT 22902

ALLIED CONCRETE, INC.
PO BOX 1647
CHARLOTTESVILLE, VA 22902

ALLIED PORTABLE TOILETS
P O BOX 939
CROZET, VA 22932

ALLY BANK
P O BOX 380902
BLOOMINGTON, VA 55438-0902

AMERICAN EXPRESS
P O BOX 1270
NEWARK, NJ 07101-1270

AMERICAN EXPRESS
PO BOX 1270
NEWARK, NJ 07101-1270

AMERICAN EXPRESS
PO BOX 297879
FORT LAUDERDALE, FL 33329-7879

Jackson, Ian and Denise -

AMY JACKSON
794 PROSPECT AVE
CHARLOTTESVILLE, VA 22903

ANGEL RIVERA
101D WEST PARK DRIVE
CHARLOTTESVILLE, VA 22902

AQUA AIR
627 DICE STREET
CHARLOTTESVILLE, VA 22903

ATEK ENVIRONMENTAL & SOIL TESTING
1488 HURON CT
HARRISONBURG, VA 22801

ATLANTIC LAW GROUP, LLC
PO BOX 2548
LEESBURG, VA 20177

AUGUSTA COOPERATIVE FARM BUREAU
1205B /RICHMOND ROAD
STAUNTON, VA 24401

BAKER DISTRIBUTING COMPANY
P O BOX 409635
ATLANTA, GA 30384

BANK OF AMERICA
P O BOX 15019
WILMINGTON, DE 19886-5019

BANK OF AMERICA
PO BOX 982236
EL PASO, TX 79998

BLOSSMAN
P O BOX 750
GORDONSVILLE, VA 22942

BLUE RIDGE TERMITE AND PEST MANAGEMENT
P O BOX 6549
CHARLOTTESVILLE, VA 22906

Jackson, Ian and Denise -

BRETT BICKLEY
1641 MOUNTAIN LAUREL ROAD
PALMYRA, VA 22963

BUCKINGHAM COUNTY TREASURER
P.O. BOX 106
BUCKINGHAM, VA 23921

BUCKINGHAM SLATE CO
P O BOX 8
ARVONIA, VA 23004

BUILDERS 1ST SOURCE
FKA PRO-BUILD COMPANY
51 LAUREL HILL ROAD
VERONA, VA 24482

CAMPBELL EQUIPMENT INC
16640 JAMES MADISON HWY
PALMYRA, VA 22963

CAPITAL ONE
P O BOX 71083
CHARLOTTE, NC 28272-1083

CAPITAL ONE BANK, USA
PO BOX 6492
CAROL STREAM, IL 60197-6492

CARL CORBIN
PO BOX 6341
CHARLOTTESVILLE, VA 22906

CARLOS AND MARIA UMANZOA
101A WEST PARK DRIVE
CHARLOTTESVILLE, VA 22902

CARPET EXPRESS
915 MARKET STREET
DALTON, GA 30720

CAVALIER CONTAINERS
2316 HIGHLAND AVENUE
CHARLOTTESVILLE, VA 22903

Jackson, Ian and Denise -

CENTRAL VIRGINIA ELECTRIC COOP
PO BOX 2153
DEPT. 1340
BIRMINGHAM, AL 35287-1340

CENTRAL VIRGINIA RENTALS INC
2482 JEFFERSON HWY
WAYNESBORO, VA 22980

CENTRAL WHOLESALE SUPPLY CORP
P O BOX 7208
NORFOLK, VA 23509

CERTIFIED ENVIRONMENTAL DRILLING
P O BOX 6538
CHARLOTTESVILLE, VA 22906

CHAMBERS LAND SURVEYING
253 WILLOW DR
KESWICK, VA 22947

CHARLOTTESVILLE STONE COMPANY
P O BOX 8425
ROANOKE, VA 22936

CINDY MERIND
5398 HIGHWAY NINE -O-THREE
BRACEY, VA 23919

CITI
CREDIT MGMT DEPT.
PO BOX 6494
SIOUX FALLS, SD 57117-6494

CITI CARDS
PO BOX 6062
SIOUX FALLS, SD 57117

CITIBANK
P O BOX 9001037
LOUISVILLE, KY 40290-1037

Jackson, Ian and Denise -

CITY OF WAYNESBORO
503 W MAIN STREET
STE 105
WAYNESBORO, VA 22980

COMCAST COMMUNICATIONS
PO BOX 3006
SOUTHEASTERN, PA 19398

COMMONWEALTH BLDG MATERIALS, INC.
C/O CAMERON/MCEVOY, PLLC
4100 MONUMENT CORNER DR., #420
FAIRFAX, VA 22030

COMMONWEALTH BLDG MATERIALS, INC.
PO BOX 75747
BALTIMORE, MD 21275-5747

CONCRETE PIPES AND PRECAST, LLC
210 STONE SPRING ROAD
HARRISONBURG, VA 22801

COUNTY OF FLUVANNA
P O BOX 299
PALMYRA, VA 22963

COUNTY OF MECKLENBURG
P O BOX 250
BOYDTON, VA 23917

DAVENPORT INSULATION
6471 S. VALLEY PIKE
MT. CRAWFORD, VA 22841

ERIE INDEMNITY CO.
C/O MARSDEN & SELEDEE, LLC
1 N. CHARLES ST, SUITE 2300
BALTIMORE, MD 21201-3740

ERIE INSURANCE CO.
100 ERIE INSURANCE PLACE
ERIE, PA 16530-1104

Jackson, Ian and Denise -

FEDERAL LOAN
US DEPARTMENT OF EDUCATION
P O BOX 530210
ATLANTA, GA 30353-0210

FERGUSON ENTERPRISES
505 GARRETT STREET
CHARLOTTESVILLE, VA 22902

FLUVANNA COUNTY
P O BOX 299
PALMYRA, VA 22963

FOREST PRO INC.
8473 WEST RIVER RD
SCOTTSVILLE, VA 24590

FOSTER FUELS, INC.
PO BOX 190
BROOKNEAL, VA 24528

GOOCH ENGINEERING AND TESTING
1821 BROADWAY STREET
CHARLOTTESVILLE, VA 22902

GREENE COUNTY TREASURER
P.O. BOX 157
STANARDSVILLE, VA 22973-0157

HOME DEPOT
P O BOX 790420
ST LOUIS, MO 63179

HOOVER PENROD PLC
342 S. MAIN ST.
HARRISONBURG, VA 22801

HSBC
1 MORTGAGE WAY
MOUNT LAUREL, NJ 08054

I & J HOMEBUILDERS, LLC
2272 OAKRIDGE COURT
CHARLOTTESVILLE, VA 22911

Jackson, Ian and Denise -

INNSBROOK LAW GROUP, PC
PO BOX 4170
GLEN ALLEN, VA 23058

J & B NIXON INC
5925 ANDERSON HWY
POWHATAN, VA 23139

JACK SADLER
2480 MILTON HILLS DR.
CHARLOTTESVILLE, VA 22902

JACKSON MANAGEMENT LLC

JAMIE A. MASTANDREA, PC
5200-B ROLLING ROAD
BURKE, VA 22015

JEFF DALTON
520 GREENFIELD TERRACE
CHARLOTTESVILLE, VA 22901

JIFFY LUBE
P O BOX 620130
MIDDLETON, WI 53562

JOHN DEZIO
2350 COMMONWEALTH DRIVE
CHARLOTTESVILLE, VA 22901

JOHNSON & JOHNSON PREFERRED FIN, INC
P O BOX 26009
GREENSBORO, NC 27420

JONES AUTOMOTIVE
P O BOX 910
TROY, VA 22974

KELVIN S. COVINGTON
773 RIVANNA WOODS DRIVE
FORK UNION, VA 23055

Jackson, Ian and Denise -

LARRY F. GREGORY
3157 CAROL CREEK ROAD
KESWICK, VA 22947

LEWIS M. HUDSON
P O BOX 146
WAYNESBORO, VA 22980

LOUISA COUNTY TREASURER
P.O. BOX 523
LOUISA, VA 23093

LOWE'S
P O BOX 530970
ATLANTA, GA 30353

LOWE'S
PO BOX 1111
NORTH WILKESBORO, NC 28656

LOWE'S LAR
P O BOX 530970
ATLANTA, GA 30353

LUCK STONE
P O BOX 29871
RICHMOND, VA 23242

MATT GOOCH CONSULTING ENGINEER
707 OLIVER CREEK RD
TROY, VA 22974

MAY SUPPLY
1775 ERICKSON AVE
HARRISONBURG, VA 22801

NATIONSTAR MORTGAGE
BANKRUPTCY NOTICE
PO BOX 619094
DALLAS, TX 75261-9741

NELSON COUNTY TREASURER
P.O. BOX 100
LOVINGSTON, VA 22949

Jackson, Ian and Denise -

NOLAND COMPANY
307 RIDGE STREET
CHARLOTTESVILLE, VA 22902

NOLAND COMPANY
C/O DERRICK E. ROSSER, P.C.
211-A ENGLAND ST.
ASHLAND, VA 23005

P J NETWORKS
2340 COMMONWEALTH DRIVE
CHARLOTTESVILLE, VA 22901

QUINN BEVERSLUIS
5544 THREE NOTCH RD
LOUISA, VA 23093

REAL WOOD FLOORS
355 S. HIGHWAY 63
WEST PLAINS, MO 65775

ROCKYDALE QUARIES CORP.
PO BOX 8425
ROANOKE, VA 24014

ROUTE 15, LLC
PO BOX 5428
CHARLOTTESVILLE, VA 22905

SAM'S MASTERCARD
P O BOX 960013
ORLANDO, FL 32896-0013

SCOTTY SIPE
PO BOX 56
CRIMORA, VA 24431

SCOTTY SIPE DBA SIPE'S CONSTRUCTION
PO BOX 56
CRIMORA, VA 24431

SHENANDOAH VALLEY WATER & COFFEE CO
P O BOX 2339
STAUNTON, VA 24402

Jackson, Ian and Denise -

SHERWIN WILLIAMS
2319 W. MAIN STREET
WAYNESBORO, VA 22980

SIPES CONSTRUCTION
465 THOROFARE ROAD
CRIMORA, VA 24431

SKYLINE BRICK LLC
3900 SEMINOLE TRAIL
CHARLOTTESVILLE, VA 22911

SOUTHERN FREIGHT LINES
P O BOX 1691
COLUMBIA, SC 29202

STANLEY LAND SURVEYS
106 CROFTON PLAZA - SUITE 8
PALMYRA, VA 22963

SUNOCO SUNTRAK
WEX BANK
P O BOX 4337
CAROL STREAM, IL 60197

SUNTRUST BANK
AMERICAN EDUCATION SERVICES
HARRISBURG, PA 17130-0001

TIME DISPOSAL
P.O. BOX 7174
CHARLOTTESVILLE, VA 22906

TRITON STONE GROU
10471 WASHINGTON HWY
GLEN ALLEN, VA 23059

U BANK
1005 790448
SAINT LOUIS, MO 63101

UNION
1658 STATE FARM BLVD.
CHARLOTTESVILLE, VA 22911

Jackson, Ian and Denise -

UNION BANK
PO BOX 940
RUTHER GLEN, VA 22546

UNION FIRST MARKET BANK
P O BOX 940
RUTHER GLEN, VA 22546

UNION FIRST MARKET BANK
PO BOX 940
RUTHER GLEN, VA 22546

UNITED BANK
P O BOX 11286
CHARLESTON, NC 25339-1286

US BANK
P O BOX 21948
EAGAN, MN 55121

US BANK MORTGAGE
PO BOX 790415
SAINT LOUIS, MO 63179-0415

VALLEY INSULATION INC
1345 NEW HOPE ROAD
WAYNESBORO, VA 22980

VAN DER LINE RECYCLING
2820 HYDRAULIC ROAD
SUITE 1
CHARLOTTESVILLE, VA 22901

VAUGHN MEADOWS
101B WEST PARK DRIVE
CHARLOTTESVILLE, VA 22902

VERIZON
BANKRUPTCY DEPARTMENT
500 TECHNOLOGY DRIVE, #550
SAINT CHARLES, MO 63304-2225

VIRGINIA BUSINESS SYSTEMS
PO BOX 790448
SAINT LOUIS, MO 63179-0448

Jackson, Ian and Denise -

VIRGINIA HARDWOOD FLOORS
600 N. KENT ST
WINCHESTER, VA 22601

WAYNE OXYGEN & WELDING SUPPLY
PO BOX 1244
WAYNESBORO, VA 22980

WELLS FARGO
P O BOX 70241
PHILADELPHIA, PA 19178

WILSON READ MIX
P O BOX 1347
HARRISONBURG, VA 22803